Entered 04/08/22 10:28:18 FOR THE WESTERN DISTRICT OF PENNSYLVANIA

CLERK

4/8/22 10:26 am

DE SETMain

U.S. BANKRUPTCY **COURT - WDPA**

In re:

Paul A. Novak Chapter: 13

Debtor(s).

Date:

Case No.:

4/6/2022

22-20297-TPA

Time: 10:30

PROCEEDING MEMO

#8 Cont. OTSC for multiple case filings <u>MATTER</u>

<u>APPEARANCES:</u>

Debtor: Paul W. McElrath Trustee: Ronda J. Winnecour Deutsche Bank: Denise Carlon

NOTES:

Debtor: I am taking over my neighbor's HVAC business. I have made the first payment and

will continue to make payments. My family members are helping. \$30-40,000 in

equity.

Carlon:

Arrears are \$86,000 on mortgage. \$130,000 is owed on the house.

Winnecour:

Ask Debtor get TFS for payment.

OTSC is vacated. Affidavit of default re plan payments. If case is dismised it will be **OUTCOME:**

with a 2 year bar. Chambers to issue Order.

Truma Hauts